



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

Richard Gunderson, Treasurer
American Council of Life Insurance,
Life Insurance PAC
1001 Pennsylvania Avenue, NW
Washington, DC 20004

Identification Number: C00147066

Reference: December Monthly Report (11/1/95-11/30/95)

Dear Mr. Gunderson:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Line 11(a)(i) of the Detailed Summary Page of your report discloses a total of \$3,361 in contributions from individual/persons other than political committee. The sum of the entries itemized on Schedule A, however, indicates the total to be \$5,222. Please amend your report to clarify the discrepancy.

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the contributor. In addition, any refunds should be disclosed on Schedule A supporting

Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

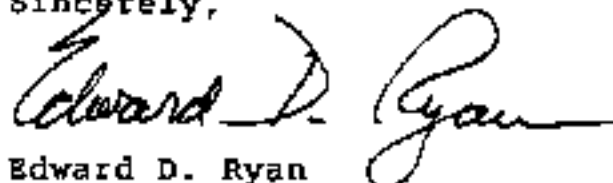
Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

-Your report disclosed a category of financial activity that has been reflected on the wrong line of the Detailed Summary Page. Refunds of contributions to other political committees (such as PAC's) should be properly disclosed on a separate Schedule B as a positive entry, supporting Line 28(c) of the Detailed Summary Page. Please refer to the instructions contained on the forms to determine the proper categorization when preparing your next filing.

-Your report disclosed a category of financial activity that has been reflected on the wrong line of the Detailed Summary Page. Contributions to non-federal committees, such as Majority Anniversary Dinner and ARMPAC should be properly disclosed on a separate Schedule B, supporting Line 29 of the Detailed Summary Page. Please refer to the instructions contained on the forms to determine the proper categorization when preparing your next filing.

A written response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 219-3580.

Sincerely,



Edward D. Ryan
Reports Analyst
Reports Analysis Division

Itemized Expenditures
Life Insurance PACPage 1 of 4
for Line 23

Name	Purpose	Date	Amount
John Ashcroft Warner Nickles 1994 Comm. Washington ,DC	contribution R MO Aggregate: 3000. Election: P	05/19/94	1000.

Name	Purpose	Date	Amount
Mike Billirakis Billirakis for Congress 2240 Rayburn Washington ,DC 20515	contribution R 9 FL Aggregate: 500. Election: P	05/05/94	500.

Name	Purpose	Date	Amount
Conrad Burns Warner-Nickles 94 Comm. 183 Dirksen Washington ,DC 20510	contribution R MT Aggregate: 3000. Election: P	05/19/94	2000.

Name	Purpose	Date	Amount
John H. Chafee Warner-Nickles 94 567 Dirksen Washington ,DC 20510	contribution R RI Aggregate: 5000. Election: P	05/19/94	500.

Name	Purpose	Date	Amount
Alphonse D'Amato Friends of Sen. D'Amato 520 Hart Bldg. Washington ,DC 20510	contribution R NY Aggregate: 2000. Election: P	05/19/94	2000. 2002

Name	Purpose	Date	Amount
Norm Dicks Dicks for Congress 2467 Rayburn Washington ,DC 20515	contribution D 6 WA Aggregate: 1500. Election: P	05/12/94	1000.

Schedule B

Itemized Expenditures

Page 2 of 8
for Line 23

Life Insurance PAC

Name	Purpose	Date	Amount
Philip Crane Crane for Congress 233 Cannon Washington, DC 20515	contribution R 8 IL Aggregate: 1500. Election: P	02/16/95	1500.

Name	Purpose	Date	Amount
Randy Cunningham Comm. to Elect Duke Cunningh 117 Cannon Washington, DC 20515	contribution R 51 CA Aggregate: 500. Election: P	02/09/95	500.

Name	Purpose	Date	Amount
Alfonse D'Amato Friends of D'Amato 520 Hart Washington, DC 20510	contribution R NY Aggregate: 4000. Election: P	02/02/95	2000. 502

Name	Purpose	Date	Amount
Mike DeWine DeWine ReElection Comm. 512 Cannon Washington, DC 20515	contribution R OH Aggregate: 4000. Election: G	02/09/95	4000.

Name	Purpose	Date	Amount
John Dingell Dingell for Congress 2328 Rayburn Washington, DC 20515	contribution D 16 MI Aggregate: 1000. Election: P	02/16/95	1000.

Name	Purpose	Date	Amount
Robert Dole Dole for President 141 Hart Washington, DC 20510	contribution R KS Aggregate: 1000. Election: P	02/28/95	1000.

Life Insurance PAC

Name	Purpose	Date	Amount
Alfonse D'Amato Florida House 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 5000. Election: P	11/03/95	1000. 502
Alfonse D'Amato Friends of D'Amato 520 Hart Washington ,DC 20510	contribution R NY Aggregate: 4000. Election: P	11/30/95	2000. 502
Chris Dodd Friends of Chris Dodd 444 Russell Washington ,DC 20510	contribution D CT Aggregate: 4000. Election: P	11/30/95	1000.
Phil English English Campaign Comm. 1721 Longworth Washington ,DC 20515	contribution R 21 PA Aggregate: 1000. Election: P	11/02/95	500.
John Ensign Ensign for Congress 414 Cannon Washington ,DC 20515	contribution R 1 NV Aggregate: 1500. Election: P	11/28/95	500.
Vic Fazio Fazio for Congress 2113 Rayburn Washington ,DC 20515	contribution D 3 CA Aggregate: 1000. Election: P	11/28/95	500.

2 6 0 3 0 1 5 4 4 6

2 6 0 3 0 1 5 4 4 6